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April 25, 2008

Claim Professional Liability Ins. Co.
ATTN: Mr. Joseph E. Deems
General Counsel
CPLIC Member Services, L.L.C.
16133 Ventura Blvd., Suite 1055
Encino, California 91436

Via facsimile: (818) 995-6496

RE: Cause No. 27582; *Edwin Bush and Charlotte Bush v. Ranchers and Farmers Insurance Company and John T. Parker Claims Service, LLC, et al*; In the Judicial District Court of Jasper County, Texas; Our File No. 690.000

Dear Mr. Deems:

Please allow this letter to confirm our telephone conversation of April 23, 2008. It is my understanding that you are reluctant to retain David Fisher because his hourly rate is "too expensive". Instead, as I understand it, you have selected another Beaumont attorney, Mr. Frank Calvert, because he charges only \$150 per hour.

I have discussed this matter at length with Tommy Visage. It is our thought that the hourly charge by Mr. Fisher should not be the determining factor - especially where, as here, that cost will largely be absorbed by your insured, John T. Parker Claims Service, LLC through their deductible. More important factors, in our opinion, are whether the attorney is located in or near the county where the case is to be tried, whether the attorney has a good relationship with the presiding judge, whether the attorney has a good track record in trying cases to a jury, and whether he possesses the intangible qualities that give him or her a good chance of succeeding in resolving this case in the manner we have discussed. I have known David Fisher for more than 30 years and you agreed that he possesses all of these qualities.



I would also like to re-emphasize something that was discussed in our conversation: Mr. Visage would like to see this case amicably settled, as quickly as possible, in such a manner that preserves his good business relationship with Ranchers and Farmers Insurance Company.

If you would like for me to speak to Mr. Fisher and inquire as to whether or not he would consider a small reduction in his hourly rate, I will be happy to do so.

Awaiting hearing from you, I am

Sincerely,

A handwritten signature in dark ink, consisting of a stylized 'R' followed by 'A. NICHOLS, JR.' in a cursive script.

REX A. NICHOLS, JR.

RANjr/rcc